



**State of California – Housing and Community Development (HCD)
2020 Income and Affordable Housing Cost Schedule**

Maximum Annual Income Limits				
Household Size	30% AMI (Extremely Low)	50% AMI (Very Low)	80% AMI (Low)	120% AMI (Moderate)
1	\$24,300	\$40,450	\$64,700	\$77,900
2	\$27,750	\$46,200	\$73,950	\$89,000
3	\$31,200	\$52,000	\$83,200	\$100,150
4	\$34,650	\$57,750	\$92,400	\$111,250
5	\$37,450	\$62,400	\$99,800	\$120,150
6	\$40,200	\$67,000	\$107,200	\$129,050
7	\$43,000	\$71,650	\$114,600	\$137,950
8	\$45,750	\$76,250	\$122,000	\$146,850

Affordable Housing Costs *					
Renters	Unit Size	30% AMI (Extremely Low)	50% AMI (Very Low)	60% AMI (Low)	110% AMI (Moderate)
	Studio	\$487	\$811	\$973	\$1,784
	1-Bedroom	\$556	\$927	\$1,112	\$2,039
	2-Bedroom	\$626	\$1,043	\$1,251	\$2,294
	3-Bedroom	\$695	\$1,159	\$1,391	\$2,549
	4-Bedroom	\$751	\$1,251	\$1,502	\$2,753
Homeowners	Unit Size	30% AMI (Extremely Low)	50% AMI (Very Low)	70% AMI (Low)	110% AMI (Moderate)
	Studio	\$487	\$811	\$1,136	\$2,082
	1-Bedroom	\$556	\$927	\$1,298	\$2,379
	2-Bedroom	\$626	\$1,043	\$1,460	\$2,677
	3-Bedroom	\$695	\$1,159	\$1,622	\$2,974
	4-Bedroom	\$751	\$1,251	\$1,752	\$3,212

Effective: 4-30-2020 --- San Diego Median Income: \$92,700 -- Source: <http://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml>

	RENTER	OWNER
Health & Safety Code	§§50053	§§50052.5
Extremely Low	30%	30%
Very Low	50%	50%
Low	60%	70%
Moderate	110%	110%

*Allowance for renter-paid utilities must be deducted from rent. See the most recent Utility Allowance Schedule published by the Encinitas Housing Authority. Utility Allowance and other housing costs (HOA, taxes, insurance, etc...) must be deducted from the affordable housing cost for homeowners/for sale units.